SERFF Tracking Number: MGCC-126725983 State: Arkansas Mid-West National Life Insurance Company of State Tracking Number: 46223 Filing Company:

Tennessee

Company Tracking Number: H16G.001C MW

TOI: Sub-TOI: H16G Group Health - Major Medical H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

# Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

SERFF Tr Num: MGCC-126725983 State: Arkansas Product Name: Closure of Block of Business SERFF Status: Closed-Filed-State Tr Num: 46223 TOI: H16G Group Health - Major Medical

Closed

Sub-TOI: H16G.001C Any Size Group - Other

Filing Type: Form

State Status: Filed-Closed Reviewer(s): Rosalind Minor

Authors: Jaime Butler, Julie Addy, Disposition Date: 08/02/2010

Kim Perkins

Co Tr Num: H16G.001C MW

Date Submitted: 07/16/2010 Disposition Status: Filed-Closed

Implementation Date:

State Status Changed: 08/02/2010

Corresponding Filing Tracking Number:

Implementation Date Requested: 08/15/2010

State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: **Project Number:** Date Approved in Domicile: Requested Filing Mode: **Domicile Status Comments:** 

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Small and Large Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 08/02/2010 Explanation for Other Group Market Type:

Deemer Date: Created By: Julie Addy

Submitted By: Julie Addy

PPACA: Not PPACA-Related

Filing Description:

Please refer to attached cover letter.

# **Company and Contact**

#### Filing Contact Information

Addy Julie, Product Compliance Analyst II

9151 Boulevard 26

julie.addy@healthmarkets.com

817-255-6465 [Phone]

SERFF Tracking Number: MGCC-126725983 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of State Tracking Number: 46223

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

North Richland Hills, TX 76180 817-255-8153 [FAX]

**Filing Company Information** 

Mid-West National Life Insurance Company of CoCode: 66087 State of Domicile: Texas

Tennessee

9151 Boulevard 26 Group Code: 264 Company Type: Health

North Richland Hills, TX 76180 Group Name: State ID Number:

(817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

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## **Filing Fees**

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mid-West National Life Insurance Company of \$50.00 07/16/2010 38093444

Tennessee

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

# **Correspondence Summary**

## **Dispositions**

Response

Status Created By Created On Date Submitted

Filed-Closed Rosalind Minor 08/02/2010 08/02/2010

**Objection Letters and Response Letters** 

Objection Letters

Status

Created By

Created On

Date Submitted

Responded By

Created On

Date Submitted

Pending

Rosalind Minor 07/19/2010

O7/19/2010

Julie Addy

O7/21/2010

O7/21/2010

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number: /

# **Disposition**

Disposition Date: 08/02/2010

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 MGCC-126725983
 State:
 Arkansas

 Filing Company:
 Mid-West National Life Insurance Company of
 State Tracking Number:
 46223

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Filed-Closed	Yes
Supporting Document	Cover Letter	Filed-Closed	Yes
Supporting Document	Response Letter 7/21/2010	Filed-Closed	Yes

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

## **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 07/19/2010 Submitted Date 07/19/2010

Respond By Date Dear Addy Julie,

This will acknowledge receipt of the captioned filing.

Objection 1

- Cover Letter (Supporting Document)

Comment:

It would be appreciated if you would furnish us with the number of policyholders on each form outlined in your letter.

Please feel free to contact me if you have questions.

Sincerely,

**Rosalind Minor** 

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number: /

## **Response Letter**

Response Letter Status Submitted to State

Response Letter Date 07/21/2010 Submitted Date 07/21/2010

Dear Rosalind Minor,

#### Comments:

Thank you for your comments of July 19, 2010.

## Response 1

Comments: Please find attached under the Supporting Documentation tab a letter with the requested information.

### **Related Objection 1**

Applies To:

- Cover Letter (Supporting Document)

Comment:

It would be appreciated if you would furnish us with the number of policyholders on each form outlined in your letter.

#### **Changed Items:**

#### **Supporting Document Schedule Item Changes**

Satisfied -Name: Response Letter 7/21/2010

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

If you have any questions or if anything further is needed to expedite the review of this filing, please call me collect at (817) 255-6465. Your assistance in this matter is greatly appreciated.

Respectfully submitted, Julie Addy SERFF Tracking Number: MGCC-126725983 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of State Tracking Number: 46223

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

Product Compliance Analyst II
Product Compliance Department

Sincerely,

Jaime Butler, Julie Addy, Kim Perkins

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

# **Supporting Document Schedules**

Item Status: Status

Date:

Bypassed - Item: Flesch Certification Filed-Closed 08/02/2010

Bypass Reason: NA

**Comments:** 

Item Status: Status

Date:

Bypassed - Item: Application Filed-Closed 08/02/2010

Bypass Reason: NA

Comments:

Item Status: Status

Date:

Bypassed - Item: PPACA Uniform Compliance Filed-Closed 08/02/2010

Summary

Bypass Reason: NA

Comments:

Item Status: Status

Date:

Satisfied - Item: Cover Letter Filed-Closed 08/02/2010

Comments:

Attachment:

2010-07-16\_MidWest Notice to AR DOI - Closed Block.pdf

Item Status: Status

Date:

Satisfied - Item: Response Letter 7/21/2010 Filed-Closed 08/02/2010

Comments:

Attachment:

Tennessee

Company Tracking Number: H16G.001C MW

TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001C Any Size Group - Other

Product Name: Closure of Block of Business

Project Name/Number:

2010-07-21\_MidWest Resubmission - Notice of Closed Block.pdf

# The Mid-West National Life Insurance Company of Tennessee<sup>SM</sup>

A Health Markets Company Health protection that fits your life.

9151 Boulevard 26 North Richland Hills Texas, 76180

July 16, 2010

Via SERFF

Honorable Jay Bradford Commissioner of Insurance Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201

Attn: Life and Health Division

RE: Closure of Block of Business

Dear Commissioner Bradford:

We are writing to inform you that Mid-West National Life Insurance Company of Tennessee ("Mid-West") has made the decision to close its block of individual market health benefit plans. This filing is being submitted pursuant to the requirements of §23-79-153 of the Arkansas Insurance Code.

Mid-West intends to discontinue new sales of all individual market health benefit plans as of August 15, 2010. We will continue to administer the existing business in compliance with Arkansas and federal law. Mid-West will pool the experience of the closed block of business in compliance with the requirements of §23-79-153(b).

The following policy forms are included in the closed block of business:

MW-25906-C Basic Hospital/Medical-Surgical Expense Certificate MW-25906-IP AR Basic Hospital/Medical-Surgical Expense Policy Hospital Surgical Medical Expense Policy with MW-25907-IP AR Preferred Provider Benefits MW-26025-IP AR Basic Medical/Surgical Expense Insurance Policy MW-25528-4 Hospital Surgical Medical Expense Plan with Preferred Provider Benefits Certificate of Insurance Basic Hospital-Medical Expense Plan Certificate of Insurance MW-25147 (5/92) MW-25075 Catastrophic Hospital Expense Certificate

We would appreciate receiving your acknowledgement of this submission.

Please let me know if you have questions or need any additional information. You can reach me at (817) 255-3188 or by e-mail at <a href="mailto:Susan.Luna@healthmarkets.com">Susan.Luna@healthmarkets.com</a>.

Sincerely,

Susan A. Luna

Sr. Director, Compliance Department

SAL/ts

# The Mid-West National Life Insurance Company of Tennessee<sup>SM</sup>

A Health Markets Company Health protection that fits your life.

9151 Boulevard 26 North Richland Hills Texas, 76180

July 21, 2010

Via SERFF

Ms. Rosalind Minor Life and Health Division Arkansas Insurance Department 1200 West Third Street Little Rock, AR 72201

RE: Closure of Block of Business

Dear Ms. Minor:

In response to your request, we have included the in-force count of policies and certificates (as of June 30, 2010) below for each of the product forms included in the closed block of business:

Plan Form #	Description	In-Force Cert /
		Policy Count
MW-25906-C	Basic Hospital/Medical-Surgical Expense Certificate	16
MW-25906-IP AR	Basic Hospital/Medical-Surgical Expense Policy	60
MW-25907-IP AR	Hospital Surgical Medical Expense Policy with	9
	Preferred Provider Benefits	
MW-26025-IP AR	Basic Medical/Surgical Expense Insurance Policy	83
MW-25528-4	Hospital Surgical Medical Expense Plan with Preferred	8
	Provider Benefits Certificate of Insurance	
MW-25147 (5/92)	Basic Hospital-Medical Expense Plan Certificate of	8
	Insurance	
MW-25075	Catastrophic Hospital Expense Certificate	1

Please let me know if you have questions or need any additional information. You can reach me at (817) 255-3188 or by e-mail at Susan.Luna@healthmarkets.com.

Sincerely.

Susan A. Luna

Sr. Director, Compliance Department

SAL/ts